

<i>SERFF Tracking Number:</i>	<i>UTAC-125671554</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United Teacher Associates Insurance Company</i>	<i>State Tracking Number:</i>	<i>39227</i>
<i>Company Tracking Number:</i>	<i>FORTIS PRE-STD 2008</i>		
<i>TOI:</i>	<i>MS021 Individual Medicare Supplement - Pre-Standardized</i>	<i>Sub-TOI:</i>	<i>MS021.000 Medicare Supplement - Pre-Standardized</i>
<i>Product Name:</i>	<i>Fortis Pre-Std 2008</i>		
<i>Project Name/Number:</i>	<i>Fortis Pre-Std 2008/Fortis Pre-Std 2008</i>		

Filing at a Glance

Company: United Teacher Associates Insurance Company		
Product Name: Fortis Pre-Std 2008	SERFF Tr Num: UTAC-125671554	State: ArkansasLH
TOI: MS021 Individual Medicare Supplement - Pre-Standardized	SERFF Status: Closed	State Tr Num: 39227
Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized	Co Tr Num: FORTIS PRE-STD 2008	State Status: Approved-Closed
Filing Type: Rate	Co Status:	Reviewer(s): Stephanie Fowler
	Author: Jamie Klingaman	Disposition Date: 06/23/2008
	Date Submitted: 06/06/2008	Disposition Status: Approved
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

General Information

Project Name: Fortis Pre-Std 2008	Status of Filing in Domicile: Pending
Project Number: Fortis Pre-Std 2008	Date Approved in Domicile: 08/20/2007
Requested Filing Mode:	Domicile Status Comments: Rate Revision filed 6/2/2008
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact: 8%	Group Market Type:
Filing Status Changed: 06/23/2008	
State Status Changed: 06/23/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Please note this rate increase filing applies to forms that are no longer being sold.	

Company and Contact

SERFF Tracking Number: UTAC-125671554 State: Arkansas

Filing Company: United Teacher Associates Insurance Company State Tracking Number: 39227

Company Tracking Number: FORTIS PRE-STD 2008

TOI: MS021 Individual Medicare Supplement - Pre- Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized

Product Name: Fortis Pre-Std 2008

Project Name/Number: Fortis Pre-Std 2008/Fortis Pre-Std 2008

Filing Contact Information

Jamie Shackelford, Actuarial Technician jshackelford@gafri.com
P.O. Box 26580 (800) 880-8824 [Phone]
Austin, TX 78755-0580 (512) 467-7040[FAX]

Filing Company Information

United Teacher Associates Insurance Company CoCode: 63479 State of Domicile: Texas
5508 Parkcrest Drive Group Code: 84 Company Type: Insurance Company
P.O. Box 26580
Austin, TX 78755-0580 Group Name: State ID Number:
(800) 880-8824 ext. [Phone] FEIN Number: 58-0869673

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United Teacher Associates Insurance Company	\$100.00	06/06/2008	20711805

SERFF Tracking Number:	UTAC-125671554	State:	Arkansas
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Company Tracking Number:	FORTIS PRE-STD 2008		
TOI:	MS021 Individual Medicare Supplement - Pre-Standardized	Sub-TOI:	MS021.000 Medicare Supplement - Pre-Standardized
Product Name:	Fortis Pre-Std 2008		
Project Name/Number:	Fortis Pre-Std 2008/Fortis Pre-Std 2008		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	06/23/2008	06/23/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	06/19/2008	06/19/2008	Jamie Klingaman	06/20/2008	06/20/2008

SERFF Tracking Number: UTAC-125671554 State: Arkansas

Filing Company: United Teacher Associates Insurance Company State Tracking Number: 39227

Company Tracking Number: FORTIS PRE-STD 2008

TOI: MS021 Individual Medicare Supplement - Pre-Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized

Product Name: Fortis Pre-Std 2008

Project Name/Number: Fortis Pre-Std 2008/Fortis Pre-Std 2008

Disposition

Disposition Date: 06/23/2008

Implementation Date:

Status: Approved

Comment: We have approved the requested 8% rate increase requested. This approval is subject to the following:

1. Increases will not be given more frequently than once in a twelve-month period.
2. Rates shall be based on composite age basis only and shall not be based on age banding or other groupings.

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
United Teacher Associates Insurance Company	8.000%	\$1,749	7	\$21,868	%	%	8.000%

SERFF Tracking Number: UTAC-125671554 State: Arkansas
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 Company Tracking Number: FORTIS PRE-STD 2008
 TOI: MS021 Individual Medicare Supplement - Pre- Sub-TOI: MS021.000 Medicare Supplement - Pre-
 Standardized Standardized
 Product Name: Fortis Pre-Std 2008
 Project Name/Number: Fortis Pre-Std 2008/Fortis Pre-Std 2008

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Supporting Document	Additional Exhibits	Approved	Yes
Rate (revised)	Rate Chart	Approved	Yes
Rate	Rate Chart	Disapproved	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 06/19/2008
Submitted Date 06/19/2008
Respond By Date 07/21/2008

Dear Jamie Shackelford,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)
- Rate Chart (Rate)

Comment: AR Code Ann. 23-79-109(a)(4) states, "all Medicare supplement rates shall be based on a composite age basis only, and shall not be based on any age banding or other groupings."

Please revise this filing to comply.

Please feel free to contact me if you have questions.

Sincerely,
Stephanie Fowler

Response Letter

Response Letter Status Submitted to State
Response Letter Date 06/20/2008
Submitted Date 06/20/2008

Dear Stephanie Fowler,

Comments:

Response 1

Comments: Dear Ms. Fowler,

Thank you for your correspondence dated June 19, 2008. Please see the Rate/Rule Schedule for revised rate charts. All forms were issued in 1988 or before and few policies remain on each, which is before the January 1, 1990 effective date

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 Standardized Standardized
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of AR Code Ann. 23-79-109(a) (4). Upon closer inspection, it was found that form 914 (EM) has two remaining policies, one of which was issued with an incorrect premium. The policyholder is currently being charged \$3223.04, but should have a premium of \$3480.77. We plan to do an age correction but will not collect past premium. Feel free to contact me with any additional questions or concerns.

Sincerely,

Jamie Klingaman

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)
- Rate Chart (Rate)

Comment:

AR Code Ann. 23-79-109(a)(4) states, "all Medicare supplement rates shall be based on a composite age basis only, and shall not be based on any age banding or other groupings."

Please revise this filing to comply.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Document Name:	Affected Form Numbers:	Rate Action:	Rate Action Information:	Attach Document:
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Rate Chart		Revised	Previous State Filing Number	
			Percent Rate Change Request	
			8	

Previous Version

Rate Chart		Revised	Previous State Filing Number	
			Percent Rate Change Request	
			8	

Sincerely,
Jamie Klingaman